

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Timothy S. Borger, Sr.
 Desty Jo Borger
 Debtors

Case No. 14-12273-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 15

Date Rcvd: Dec 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2016.

db/jdb smg #+Timothy S. Borger, Sr., Desty Jo Borger, 275 Moorestown Drive, Bath, PA 18014-9705
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13438950 +George M. Lutz, Esquire, Case, DiGiamberardino & Lutz, P.C., 845 North Park Road, Suite 101, Wyomissing, PA 19610-1342
 13813469 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741)
 13573228 +NCEP, LLC, by AIS Data Services, LP as agent, PO Box 165028, Irving, TX 75016-5028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Dec 17 2016 01:56:36 Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 17 2016 01:56:02 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 17 2016 01:56:47 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13339635 EDI: AIS.COM Dec 17 2016 01:38:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
 13349977 EDI: PRA.COM Dec 17 2016 01:38:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
 13290380 +EDI: DRIV.COM Dec 17 2016 01:38:00 Santander Consumer USA, Po Box 560284, Dallas, TX 75356-0284
 13377119 +EDI: WFFC.COM Dec 17 2016 01:38:00 Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2016 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
 FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
 GEORGE M. LUTZ on behalf of Joint Debtor Desty Jo Borger glutz@hvmllaw.com, amerkey@hvmllaw.com
 GEORGE M. LUTZ on behalf of Debtor Timothy S. Borger, Sr. glutz@hvmllaw.com, amerkey@hvmllaw.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
 KEVIN S. FRANKEL on behalf of Creditor NATIONSTAR MORTGAGE LLC pa-bk@logs.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

KRISTEN D. LITTLE on behalf of Creditor NATIONSTAR MORTGAGE LLC pabk@logs.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,
ecf_frpa@trustee13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA Inc., an assignee of Fifth
Third Bank mortonlaw.bcraig@verizon.net, mhazlett@mortoncraig.com

TOTAL: 10

Information to identify the case:

Debtor 1 **Timothy S. Borger Sr.**
 First Name Middle Name Last Name

Debtor 2 **Desty Jo Borger**
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2253**

EIN --

Social Security number or ITIN **xxx-xx-7419**

EIN --

United States Bankruptcy Court **Eastern District of Pennsylvania**Case number: **14-12273-ref****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Timothy S. Borger Sr.

Desty Jo Borger

12/15/16**By the court:** Richard E. Fehling
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.